

**Fill in this information to identify the case:**

Debtor 1 William F. Mack  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the Eastern District of Pennsylvania  
(State)  
Case number: 20-11276-elf

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

**Name of Creditor:** Nationstar Mortgage LLC

**Court Claim No.** (if known): 6

**Last four digits** of any number  
you use to identify the debtor's  
account: 6253

**Date of Payment Change:** March 1, 2023  
Must be at least 21 days after date of  
this notice.

**New total payment:** \$760.40  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$265.23

New escrow payment: \$270.01

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)  
Reason for change: \_\_\_\_\_

Current mortgage payment:

New mortgage payment:

**Part 4: Sign Here**

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

x /s/ Lorraine Gazzara Doyle  
Signature

Date: 2/6/23

**Print:** Christopher A. DeNardo 78447  
First Name Middle Name Last Name

Title Attorney

Company LOGS Legal Group LLP

Address 3600 Horizon Drive, Suite 150  
Number Street

King of Prussia, PA 19406  
City State ZIP Code

Contact phone (610) 278-6800

Email logsecf@logs.com

**Certificate of Service**

I hereby certify that a copy of the foregoing Response to Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 2/6/23

Chapter 13 Trustee: Kenneth E. West, Office of the Chapter 13 Standing Trustee

Trustee Address: 1234 Market Street - Suite 1813, Philadelphia, PA 19107

Trustee Email: [ecfemails@ph13trustee.com](mailto:ecfemails@ph13trustee.com)

Debtor's Counsel Name: Paul H. Young, Esquire, Young, Marr, Mallis & Deane, LLC

Debtor's Counsel Address: , 3554 Hulmeville Rd, Ste 102, Bensalem, PA 19020

Debtor's Counsel Email: [Support@ymalaw.com](mailto:Support@ymalaw.com)

Debtor's Name: William F. Mack

Debtor's Mailing Address: 82 Park Valley Lane, Brookhaven, PA 19015

/s/ Lorraine Gazzara Doyle

Christopher A. DeNardo 78447  
Lorraine Gazzara Doyle 34576  
LOGS Legal Group LLP  
3600 Horizon Drive, Suite 150  
King of Prussia, PA 19406  
(610) 278-6800  
[logsecf@logs.com](mailto:logsecf@logs.com)  
20-065215



12/31/2022



OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

YOUR INFO  
CASE NUMBER  
**2011276**

LOAN NUMBER

PROPERTY ADDRESS  
**82 PARK VALLEI LANE**  
**BROOKHAVEN,PA 19015**

WILLIAM MACK  
82 PARK VALLEI LN  
BROOKHAVEN,PA 19015

Dear WILLIAM MACK,

Thanks for doing business with Mr. Cooper. We appreciate the opportunity to service your mortgage.

Recently, Mr. Cooper performed an escrow analysis on your loan and found a surplus of funds on your escrow account.

In this letter, we have enclosed an escrow refund check in the amount of \$299.38.

If you wish to return the funds to Mr. Cooper and request that we apply the funds to your UPB or escrow account, please endorse the back of the check, specify where the funds are to be applied on the front of the check, and mail the check to the below address:

Mr. Cooper  
Attention: Account Services  
8950 Cypress Waters Blvd.  
Coppell, TX 75019

If you wish to keep the funds for your own purpose, no action is required.

If you have any questions, please call our Bankruptcy Department at 877-343-5602. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Sincerely,

Mr. Cooper

Enclosure

VOID

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

**Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.**

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.







Escrow Account Disclosure Statement

**Customer Service:** 888-480-2432  
Monday through Thursday from 7 a.m. to 8 p.m. (CT),  
Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m.  
to 12 p.m. (CT)

**Tax/Insurance:** 866-825-9267  
Monday through Thursday from 8 a.m. to 9 p.m. (ET),  
Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m.  
to 3 p.m. (ET)

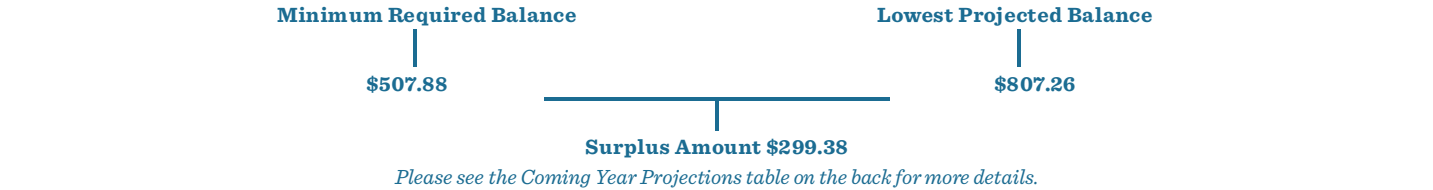
Your Loan Number: [REDACTED]  
Statement Date: 12/31/2022

WILLIAM MACK  
82 PARK VALLEI LN  
BROOKHAVEN,PA 19015

Why am I receiving this?	Mr. Cooper completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper maintains an escrow cushion equal to two months’ estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid a negative balance in the event of changing tax and insurance amounts.
What does this mean for me?	At this time your Escrow Account has more money than needed, resulting in a surplus of \$299.38. Due to this surplus and changes in your taxes and insurance premiums, your monthly escrow payment will increase by \$4.78.
What do I need to do?	A surplus check in the amount of \$299.38 is attached below. Please note that effective 03/01/2023, your new total monthly payment will be \$760.40.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$490.39	\$0.00	\$490.39
ESCROW	\$265.23	\$4.78	\$270.01
<b>Total Payment</b>	<b>\$755.62</b>	<b>\$4.78</b>	<b>\$760.40</b>
See below for surplus calculation			

**What is a Surplus?** A surplus is the difference between the **lowest projected balance** and the **minimum required balance** of your account for the coming year, as shown below. Please see second page for coming year details.



Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
COUNTY TAX	\$259.25	\$0.00	\$259.25
SCHOOL TAX	\$1,320.83	\$18.27	\$1,339.10
BOROUGH TAX	\$639.69	\$43.23	\$682.92
FHAMIP INS	\$212.04	(\$19.20)	\$192.84
HAZARD SFR	\$751.00	\$15.00	\$766.00
<b>Annual Total</b>	<b>\$3,182.81</b>	<b>\$57.30</b>	<b>\$3,240.11</b>

If you have questions about changes to your property taxes or homeowners’ insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at [www.mrcooper.com](http://www.mrcooper.com).  
After conducting the annual analysis of your account, Mr. Cooper has determined that a surplus of funds exists and would like to inform you of options available to you. You may: **1. Retain the funds sent to you via check** for your own purposes, **2.** Return the funds to Mr. Cooper and request that we apply these funds to your unpaid principal balance, **3.** Return the funds to Mr. Cooper and request that we **apply these funds back into your escrow account.**

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

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If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



ESCROW SURPLUS CHECK

32-61/1110

FOR PAYMENT OF ESCROW TO MORTGAGOR  
ESC DISBURSEMENT CLEARING

JP MORGAN CHASE BANK, N.A., DALLAS, TX

LOAN NUMBER [REDACTED]  
CHECK NUMBER [REDACTED]  
DATE 12/31/2022

TWO HUNDRED NINETY NINE AND 38/100 DOLLARS

AMOUNT \$299.38

PAY TO THE ORDER OF WILLIAM MACK  
82 PARK VALLEI LN  
BROOKHAVEN,PA 19015

[Signature]



The change in your escrow payment\*\* may be based on one or more of the following factors:

PAYMENT(S)

- ☒Monthly payment(s) received were less than or greater than expected
- ☒Monthly payment(s) received earlier or later than expected
- ☒Previous overage returned to escrow
- ☒Previous deficiency/shortage not paid entirely

TAXES

- ☒Tax rate and/or assessed value changed
- ☒Exemption status lost or changed
- ☒Supplemental/Delinquent tax paid
- ☒Paid earlier or later than expected
- ☒Tax installment not paid
- ☒Tax refund received
- ☒New tax escrow requirement paid

INSURANCE

- ☒Premium changed
- ☒Coverage changed
- ☒Additional premium paid
- ☒Paid earlier or later than expected
- ☒Premium was not paid
- ☒Premium refund received
- ☒New insurance escrow requirement paid
- ☒Force placed insurance premium paid

Prior Year Account History and Coming Year Projections

**This is a statement of the actual activity in your escrow account from 01/22 through 02/23. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year.** The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

**Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year.** Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$507.88 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$807.26 will be reached in November 2023. When the minimum required balance is subtracted from your lowest projected balance, an Escrow Surplus results in the amount of \$299.38. **These amounts are indicated with an arrow (<).**

***This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.***

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description		Projected Balance	Actual Balance
					Start		\$978.60	\$815.70
01/22	\$0.00	\$573.64	\$0.00	\$17.67*	FHAMIP INS		\$978.60	\$1,371.67
02/22	\$0.00	\$286.82	\$0.00	\$259.25*	COUNTY TAX		\$978.60	\$1,399.24
02/22	\$0.00	\$0.00	\$0.00	\$17.67*	FHAMIP INS		\$978.60	\$1,381.57
03/22	\$265.23	\$265.23	\$639.69	\$682.92*	BOROUGH TAX		\$604.14	\$963.88
03/22	\$0.00	\$0.00	\$17.67	\$17.67*	FHAMIP INS		\$586.47	\$946.21
04/22	\$265.23	\$265.23	\$17.67	\$17.67*	FHAMIP INS		\$834.03	\$1,193.77
05/22	\$265.23	\$265.23	\$17.67	\$17.67*	FHAMIP INS		\$1,081.59	\$1,441.33
06/22	\$265.23	\$265.23	\$17.67	\$17.67*	FHAMIP INS		\$1,329.15	\$1,688.89
07/22	\$265.23	\$265.23	\$17.67	\$17.67*	FHAMIP INS		\$1,576.71	\$1,936.45
08/22	\$265.23	\$265.23	\$17.67	\$17.67*	FHAMIP INS		\$1,824.27	\$2,184.01
08/22	\$0.00	\$0.00	\$1,320.83	\$1,339.10*	SCHOOL TAX		\$503.44	\$844.91
09/22	\$265.23	\$265.23	\$17.67	\$17.67*	FHAMIP INS		\$751.00	\$1,092.47
10/22	\$265.23	\$265.23	\$17.67	\$17.67*	FHAMIP INS		\$998.56	\$1,340.03
10/22	\$0.00	\$0.00	\$0.00	\$766.00*	HAZARD SFR		\$998.56	\$574.03
11/22	\$265.23	\$265.23	\$17.67	\$17.67*	FHAMIP INS		\$1,246.12	\$821.59
11/22	\$0.00	\$0.00	\$751.00	\$0.00	HAZARD SFR		\$495.12	\$821.59
12/22	\$265.23	\$265.23	\$17.67	\$16.07*	FHAMIP INS		\$742.68	\$1,070.75
01/23	\$265.23	\$265.23	\$17.67	\$16.07*E	FHAMIP INS		\$990.24	\$1,319.91
02/23	\$265.23	\$265.23	\$259.25	\$0.00	COUNTY TAX		\$996.22	\$1,585.14
02/23	\$0.00	\$0.00	\$17.67	\$16.07*E	FHAMIP INS		\$978.55	\$1,569.07
Total	\$3,182.76	\$4,043.22	\$3,182.81	\$3,289.85	Total		\$978.55	\$1,569.07
Month	Projected Payment		Projected Disbursement		Description		Current Balance	Required Balance Projected
					Start		\$1,569.07	\$1,269.69
03/23	\$270.01		\$682.92		BOROUGH TAX		\$1,156.16	\$856.78
03/23	\$0.00		\$259.25		COUNTY TAX		\$896.91	\$597.53
03/23	\$0.00		\$16.07		FHAMIP INS		\$880.84	\$581.46
04/23	\$270.01		\$16.07		FHAMIP INS		\$1,134.78	\$835.40
05/23	\$270.01		\$16.07		FHAMIP INS		\$1,388.72	\$1,089.34
06/23	\$270.01		\$16.07		FHAMIP INS		\$1,642.66	\$1,343.28
07/23	\$270.01		\$16.07		FHAMIP INS		\$1,896.60	\$1,597.22
08/23	\$270.01		\$16.07		FHAMIP INS		\$2,150.54	\$1,851.16
08/23	\$0.00		\$1,339.10		SCHOOL TAX		\$811.44	\$512.06
09/23	\$270.01		\$16.07		FHAMIP INS		\$1,065.38	\$766.00
10/23	\$270.01		\$16.07		FHAMIP INS		\$1,319.32	\$1,019.94
11/23	\$270.01		\$16.07		FHAMIP INS		\$1,573.26	\$1,273.88
11/23	\$0.00		\$766.00		HAZARD SFR		\$807.26	\$507.88<
12/23	\$270.01		\$16.07		FHAMIP INS		\$1,061.20	\$761.82
01/24	\$270.01		\$16.07		FHAMIP INS		\$1,315.14	\$1,015.76
02/24	\$270.01		\$16.07		FHAMIP INS		\$1,569.08	\$1,269.70
Total	\$3,240.12		\$3,240.11		Total		\$1,569.08	\$1,269.70

**Bankruptcy Adjustment** - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call our **Bankruptcy Department at 1-877-343-5602**. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.